

## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/751,900	12/29/2000	Starkman C. Hartley	60709-00011

CONFIRMATION NO. 9152

## FORMALITIES LETTER



\*OC000000005768653\*

John S. Beulick  
Armstrong Teasdale LLP  
One Metropolitan Sq., Suite 2600  
St. Louis, MO 63102

Date Mailed: 02/15/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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IN THE UNITED STATES OFFICE OF PATENTS AND TRADEMARKS

Applicant: Hartley C. Starkman

Serial Number: 09/751,900

Filed: December 29, 2000


For: METHODS AND SYSTEMS FOR  
DETERMINING ROLL RATES OF LOANS

Group Art Unit: 2161

Examiner:

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Attention: Box Missing Parts, Washington, D.C. 20231, on APR 13, 2001.

  
Robert E. Slenker, Reg. No. 45,112

RESPONSE TO NOTICE TO FILE MISSING PARTS


Attention: Box Missing Parts  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated February 15, 2001 (copy enclosed), enclosed is a fully executed Declaration and Power of Attorney. Also enclosed is the Part 2 - copy to be returned with response of the Notice to File Missing Parts of Application.

The Commissioner is hereby authorized to charge the surcharge of \$130 to Deposit Account Number 01-2384.

Respectfully submitted,

  
Robert E. Slenker, Reg. No. 45,112  
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